

Information to identify the case:

Debtor 1	<u>Biny A Baig</u>	Social Security number or ITIN	xxx-xx-0509
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20468-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Biny A Baig

10/18/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Biny A Baig
 Debtor

Case No. 19-20468-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db +Biny A Baig, 22 East 4th Street, 2nd Fl, Bayonne, NJ 07002-4204
 aty +Alexandros E Tsionis, Shapiro, DiCaro & Barak, LLC, One Huntington Quadrangle, Suite 3N05, Melville, NY 11747-4468
 cr Kohl's, Attn: Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 518263690 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
 518263696 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 518263697 +First Data Global Leasing, 5565 Glenridge Connector NE, Suite 2000, Atlanta, GA 30342-4799
 518263699 +First Financial Portfolio Management Inc, 3091 Governors Lake Drive 500, Peachtree Corners, GA 30071-1135
 518263700 +Harold Levinson Assoc., c/o Kathleen R. Wall, Esq., 2640 Hwy. 70, P.O. Box A, Manasquan, NJ 08736-0631
 518263701 Harold Levinson Assoc., 19 Canfi Plaza N., Farmingdale, NY 11735
 518263703 +KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 518263707 +PNC, 300 Fifth Ave, Pittsburgh, PA 15222-2401
 518263711 +PSE&G New Jersey, P.O. Box 14444, New Brunswick, NJ 08906-4444
 518263710 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 518263713 +RUBIN & ROTHMAN, 1787 VETERANS HWY- P.O.BOX 9003, ISLANDIA, New York 11749-9003
 518263681 +SELECT PORTFOLIO SERVICE, 1730 W OLYMPIC SUITE 100, LOS ANGELES CA 90015-1021
 518263682 +Select Portfolio Servicing, Inc. as servicer for U, c/o Shapiro, DiCaro & Barak LLC, One Huntington Quadrangle, Suite 3N05, Melville, NY 11747-4468
 518263718 +Trident Asset Management, P.O. Box 888424, Atlanta GA 30356-0424
 518263722 U.S. Bank NA, successor trustee to Bank of America, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Oct 19 2019 02:25:41 Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 02:24:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2019 02:24:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518263689 +EDI: ATTWIREBK.COM Oct 19 2019 05:38:00 AT&T, c/o Bankruptcy, 4331 Communications Dr, Flr 4W, Dallas TX 75211-1300
 518263685 EDI: AIS.COM Oct 19 2019 05:38:00 American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
 518263687 EDI: AIS.COM Oct 19 2019 05:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 518263686 EDI: AIS.COM Oct 19 2019 05:38:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 518263688 +EDI: ACCE.COM Oct 19 2019 05:38:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
 518263691 +EDI: CAPIO.COM Oct 19 2019 05:38:00 Capiro Partners LLC, 1745 N. Brown Rd., Ste 450,, Lawrenceville, GA 30043-8157
 518263692 +EDI: CAPITALONE.COM Oct 19 2019 05:38:00 Capital One Bank Usa NA, PO Box 30281, Salt Lake City, UT 84130-0281
 518263693 +E-mail/PDF: creditonebknofications@resurgent.com Oct 19 2019 02:31:44 Credit One Bank Na, PO Box 98872, Las Vegas, NV 89193-8872
 518263694 +EDI: TSYS2.COM Oct 19 2019 05:38:00 Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 518263695 EDI: DISCOVER.COM Oct 19 2019 05:38:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 518263698 EDI: JEFFERSONCAP.COM Oct 19 2019 05:38:00 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 518263702 EDI: JEFFERSONCAP.COM Oct 19 2019 05:38:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 518315772 EDI: BL-BECKET.COM Oct 19 2019 05:38:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518263704 +E-mail/Text: bncnotices@becket-lee.com Oct 19 2019 02:23:35 Kohls/capone, N56 W. 17000 Ridgwood Drive, Menomonee Falls, WI 53051-7096
 518263705 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 19 2019 02:32:24 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
 518263706 +EDI: MID8.COM Oct 19 2019 05:38:00 Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 518263684 +EDI: PRA.COM Oct 19 2019 05:38:00 Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 518263708 EDI: PRA.COM Oct 19 2019 05:38:00 Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
 518263709 EDI: PRA.COM Oct 19 2019 05:38:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 518263712 EDI: Q3G.COM Oct 19 2019 05:38:00 Quantum3 Group LLC as agent for, Capiro Partners LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 50

Date Rcvd: Oct 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518263714 E-mail/Text: jennifer.chacon@spservicing.com Oct 19 2019 02:25:53
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
518265178 +EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518263721 +EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
518263715 EDI: TFSR.COM Oct 19 2019 05:38:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855
518263716 EDI: TFSR.COM Oct 19 2019 05:38:00 Toyota Motor Credit Corp., 4 Gatehall Dr #350,
Parsippany, NJ 07054
518263683 EDI: BL-TOYOTA.COM Oct 19 2019 05:38:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518263723 +E-mail/Text: bankruptcy@trinityfs.com Oct 19 2019 02:25:10 Trinity Financial Services, LLC,
2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437
518263719 EDI: USBANKARS.COM Oct 19 2019 05:38:00 US BANK NA, BANKRUPTCY DEPARTMENT, PO BOX 5229,
CINCINNATI, OH 45201-5229
518263720 +EDI: VERIZONCOMB.COM Oct 19 2019 05:38:00 Verizon Wireless Bankruptcy Administrati,
500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400,
Rochelle Park, NJ 07662-3017
cr* +Select Portfolio Servicing, Inc. as servicer for U, c/o Shapiro, DiCaro & Barak LLC,
One Huntington Quadrangle, Suite 3N05, Melville, NY 11747-4468
cr* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518263717* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com; cforman@iq7technology.com
Denise E. Carlson on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA,
successor in interest to Lasalle Bank National Association, as trustee et al
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America,
NA, successor in interest to Lasalle Bank National Association, as trustee et al
rsolarz@kmlawgroup.com
Ryan L. Gentile on behalf of Debtor Biny A Baig rlg@lawgmf.com,
rlgentile82@gmail.com; gmf@lawgmf.com; sp@lawgmf.com; firm@lawgmf.com; jemhardt@lawgmf.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6